

In re:
Rhiannon Marie Gatto
Debtor

Case No. 22-10892-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 12, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2023:

Recip ID	Recipient Name and Address
db	+ Rhiannon Marie Gatto, 4511 Melrose Street, Philadelphia, PA 19124-4115

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: broman@amhfcu.org	Apr 12 2023 23:32:00	AMERICAN HERITAGE FEDERAL CREDIT UNION, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14681830	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 12 2023 23:31:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
14681829	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 12 2023 23:31:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2023 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	

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on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net

PAUL H. YOUNG

on behalf of Debtor Rhiannon Marie Gatto support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor AMERICAN HERITAGE FEDERAL CREDIT UNION bkgroup@kmlawgroup.com
rsolarz@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor AMERICAN HERITAGE bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: RHIANNON M. GATTO : Chapter 7
Debtor :
:Bankruptcy No. 22-10892-AMC

ORDER AVOIDING JUDICIAL LIEN


AND NOW, upon motion of the debtor to avoid an alleged judicial lien held by **Bank of America** and identified as **Case #200300285** located at the **Court of Common Pleas of Philadelphia County, Pennsylvania**.

And the debtor having asserted that the alleged lien is subject to avoidance pursuant to [11 U.S.C. § 522\(f\)\(1\)\(A\)](#) or (B),

And the debtor having certified that adequate notice of the Motion was sent to the lienholder and that no answer or other response to the motion has been filed,

Accordingly, it is hereby ordered that the motion is granted by default and the judicial lien held by **Bank of America**, is avoided upon Discharge of this Chapter 7 case.

Date: April 11, 2023



ASHELY M. CHAN
United States Bankruptcy Judge